

In re:  
James Reuben Marcellus  
Debtor

Case No. 24-11555-pmm  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: May 08, 2024

User: admin  
Form ID: 309A

Page 1 of 3  
Total Noticed: 50

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 10, 2024:

Recip ID	Recipient Name and Address
db	James Reuben Marcellus, 9101 New Falls Rd Apt E12, Levittown, PA 19054-1815
14881335	Crest Financial, Attn: Bankruptcy reported as OUT OF BUSI, Draper, UT 84020
14881342	+ Helm Assocs, 394 Lincoln Highway, Fairless Hills, PA 19030-1203
14881352	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14881354	Shelly Marcellus, 258 Althea Ave, Morrisville, PA 19067-2262

TOTAL: 5

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: help@cibiklaw.com	May 08 2024 23:54:00	MICHAEL A. CIBIK, Cibik Law, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102
tr	+ EDI: QRHHOLBER.COM	May 09 2024 03:48:00	ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911
smg	Email/Text: megan.harper@phila.gov	May 08 2024 23:54:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	May 09 2024 03:48:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 08 2024 23:54:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpreion03.ph.ecf@usdoj.gov	May 08 2024 23:54:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14881322	+ Email/Text: bankruptcynotices@aarons.com	May 08 2024 23:54:00	Aaron's Sales & Lease, Attn: Legal Dept Attn: Legal Dept, 400 Galleria Pkwy SE , Suite 300, Atlanta, GA 30339-3182
14881323	+ Email/Text: bankruptcy@acimacredit.com	May 08 2024 23:54:00	Acima Credit, 4th Floor, 9815 South Monroe Street, Sandy, UT 84070-4384
14881324	+ Email/PDF: AffirmBKNotifications@resurgent.com	May 08 2024 23:58:48	Affirm, Inc., Attn: Bankruptcy Attn: Bankruptcy, 30 Isabella St , Floor 4, Pittsburgh, PA 15212-5862
14881325	EDI: GMACFS.COM	May 09 2024 03:48:00	Ally Financial, Inc, 500 Woodward Ave, Detroit, MI 48226-3416
14881326	+ Email/Text: jvalencia@amhfcu.org	May 08 2024 23:54:00	American Heritage Federal Credit Union, Attn: Bankruptcy, 2060 Red Lion Rd, Philadelphia, PA 19115-1699
14881327	Email/Text: bk@avant.com	May 08 2024 23:54:00	Avant LLC, Attn: Bankruptcy, 222 Merchandise

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			Mart Plz Ste 900, Chicago, IL 60654-1105
14881328	EDI: CAPITALONE.COM	May 09 2024 03:48:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14881329	EDI: CAPONEAUTO.COM	May 09 2024 03:48:00	Capital One Auto Finance, Attn: Bankruptcy, 7933 Preston Rd, Plano, TX 75024-2302
14881331	Email/Text: collections@consumerscu.org	May 08 2024 23:54:00	Consumers Credit Union, Attn: Bankruptcy, PO Box 525, Oshtemo, IL 49077-0525
14881333	^ MEBN	May 08 2024 23:45:06	Cornerstone, Po Box 82561, Lincoln, NE 68501-2561
14881332	^ MEBN	May 08 2024 23:45:06	Cornerstone, 633 Spirit Drive, Chesterfield, MO 63005-1243
14881334	Email/PDF: creditonebknottifications@resurgent.com	May 08 2024 23:58:56	Credit One Bank, Attn: Bankruptcy, 6801 S Cimarron Rd, Las Vegas, NV 89113-2273
14881336	+ Email/PDF: MerrickBKNotifications@Resurgent.com	May 08 2024 23:58:37	Cws/cw Nexus, Po Box 9201, Old Bethpage, NY 11804-9001
14881337	EDI: DISCOVER	May 09 2024 03:48:00	Discover Financial, Attn: Bankruptcy, 2500 Lake Cook Rd, Riverwoods, IL 60015-3851
14881338	Email/Text: bankruptcy@flagshipcredit.com	May 08 2024 23:54:00	Flagship Credit Acceptance, PO BOX 3807, COPPELL, TX 75019-5877
14881339	+ Email/Text: ELDABBASM@FREEDOMCU.ORG	May 08 2024 23:54:00	Freedom Credit Union, Attn: Bankruptcy, 626 Jacksonville Road , Suite 250, Warminster, PA 18974-4862
14881340	+ EDI: PHINGENESIS	May 09 2024 03:48:00	Genesis FS Card Services, Attn: Bankruptcy, PO Box 4477, Beaverton, OR 97076-4401
14881341	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	May 08 2024 23:54:00	Goldman Sachs Bank USA, Attn: Bankruptcy, 200 West St, New York, NY 10282-2198
14881343	EDI: LCIICSYSTEM	May 09 2024 03:48:00	IC Systems, Inc, Attn: Bankruptcy, PO Box 64378, St. Paul, MN 55164-0378
14881344	EDI: IRS.COM	May 09 2024 03:48:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14881330	EDI: JPMORGANCHASE	May 09 2024 03:48:00	Chase Card Services, Po Box 15298, Wilmington, DE 19850-5298
14881345	^ MEBN	May 08 2024 23:45:04	LendingUSA, Attn: Bankruptcy Attn: Bankruptcy, 15303 Ventura Blvd , Ste 850, Sherman Oaks, CA 91403-6630
14881346	+ Email/Text: ckern@luthersales.com	May 08 2024 23:54:00	Luther Appliance & Furniture Sales Acquisition, LL, ATTN Bankruptcy 99 Sunnyside Blvd Suite, Woodbury, NY 11797-2946
14881347	+ Email/Text: bankruptcy@marinerfinance.com	May 08 2024 23:54:00	Mariner Finance, LLC, Attn: Bankruptcy 8211 Town Center Drive, Nottingham, MD 21236-5904
14881348	+ Email/Text: Mercury@ebn.phinsolutions.com	May 08 2024 23:54:00	Mercury/FBT, Attn: Bankruptcy, PO Box 84064, Columbus, GA 31908-4064
14881349	+ Email/Text: electronicbkydocs@nelnet.net	May 08 2024 23:54:00	Nelnet, Attn: Bankruptcy, 121 S 13th St, Lincoln, NE 68508-1922
14881350	Email/Text: fesbank@attorneygeneral.gov	May 08 2024 23:54:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14881351	EDI: PENNDEPTREV	May 09 2024 03:48:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14881351	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 08 2024 23:54:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001

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14881352	^ MEBN	May 08 2024 23:45:08	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14881353	+ Email/Text: clientservices@remexinc.com	May 08 2024 23:54:00	Remex Inc, Attn: Bankruptcy, 307 Wall Street, Princeton, NJ 08540-1515
14881355	+ EDI: SYNC	May 09 2024 03:48:00	Synchrony Bank, Attn: Bankruptcy, 777 Long Ridge Rd, Stamford, CT 06902-1259
14881356	EDI: SYNC	May 09 2024 03:48:00	Synchrony Bank/Amazon, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14881357	+ EDI: SYNC	May 09 2024 03:48:00	Synchrony Bank/Care Credit, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14881358	EDI: SYNC	May 09 2024 03:48:00	Synchrony Bank/JCPenney, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14881359	EDI: SYNC	May 09 2024 03:48:00	Synchrony Bank/Yamaha, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14881360	Email/Text: bankruptcydepartment@tsico.com	May 08 2024 23:54:00	Transworld, ATTN Bankruptcy, TRANSWORLD SYSTEMS INC. PO BOX 15130, WILMINGTON, DE 19850-5130
14881361	+ Email/Text: bankruptcy@bbandt.com	May 08 2024 23:54:00	Truist Financial, Attn: Bankruptcy 214 N Tryon St, Charlotte, NC 28202-0129
14881362	Email/Text: usapae.bankruptcyntices@usdoj.gov	May 08 2024 23:54:00	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404
14881363	^ MEBN	May 08 2024 23:44:58	U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009
14881364	^ MEBN	May 08 2024 23:44:52	Westlake Portfolio Management, LLC, Attn: Bankruptcy, PO Box 76809, Los Angeles, CA 90076-0809
14881365	+ Email/Text: ebn@wfcorp.com	May 08 2024 23:54:00	Williams & Fudge, Inc., Attn: Bankruptcy 300 Chatham Avenue, Rock Hill, SC 29730-4986

TOTAL: 48

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 10, 2024

Signature: /s/Gustava Winters

<b>Information to identify the case:</b>		
Debtor 1:	<b>James Reuben Marcellus</b>	Social Security number or ITIN: xxx-xx-3546
	First Name Middle Name Last Name	EIN: --_-----
Debtor 2:		Social Security number or ITIN: -----
(Spouse, if filing)	First Name Middle Name Last Name	EIN: --_-----
United States Bankruptcy Court:	Eastern District of Pennsylvania	Date case filed for chapter: 7 5/7/24
Case number:	24-11555-pmm	

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline** 10/20

**\*\*Debtor's Photo ID & Social Security Card must be presented to the Trustee prior to the 341 meeting.\*\***

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	James Reuben Marcellus	
2. All other names used in the last 8 years		
3. Address	9101 New Falls Rd Apt E12 Levittown, PA 19054-1815	
4. Debtor's attorney Name and address	MICHAEL A. CIBIK Cibik Law, P.C. 1500 Walnut Street Suite 900 Philadelphia, PA 19102	Contact phone 215-735-1060 Email: <a href="mailto:help@cibiklaw.com">help@cibiklaw.com</a>
5. Bankruptcy trustee Name and address	ROBERT H. HOLBER Robert H. Holber PC 41 East Front Street Media, PA 19063	Contact phone (610) 565-5463 Email: <a href="mailto:trustee@holber.com">trustee@holber.com</a>

For more information, see page 2 >

Debtor **James Reuben Marcellus**

Case number **24-11555-pmm**

<b>6. Bankruptcy clerk's office</b>	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 9:00 A.M. to 4:00 P.M.; Reading Office --- 9:00 A.M. to 4:00 P.M.
Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .		Contact phone (215)408-2800
		Date: 5/8/24
<b>7. Meeting of creditors</b>	<b>June 12, 2024 at 10:10 AM</b>	Location: <b>The meeting is by Zoom. Go to Zoom.us, Click on JOIN or call 1 (267) 635-2353, Enter Meeting ID 553 798 0544, and Passcode 9076919462</b>
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	For additional meeting info. go to <a href="https://www.justice.gov/ust/moc">https://www.justice.gov/ust/moc</a>
<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>	<b>Filing deadline: 8/12/24</b>
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul>	
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	